

**From 2012 to 2025, QuadW International has added MaxCash.com as the New Hub for Customer Assistance and helped Lenders put over \$200,000,000 "On the Streets"**



**Fred Winchar**  
CEO

**QuadW International Inc**  
**Tradition Media Group LLC**  
**FinnWin Holdings LLC**  
[www.maxcash.com](http://www.maxcash.com)  
[www.maxcashtitleloans.com](http://www.maxcashtitleloans.com)

**Interview conducted by:**  
**Bud Wayne, Editorial Executive**  
**CEOCFO Magazine**

**CEOCFO:** *Mr. Winchar, since we first spoke with you back in 2013, we have seen massive amounts of change in technology with the advent of AI, ChatGPT, people working from home, which started during Covid. What has the last 12 years looked like for you at your various companies?*

**Mr. Winchar:** Could you believe that 12 years has passed between the last time spoke but over 17 yrs since I started these companies. Back then, we were focusing on car title loans and were just breaking into the payday loan market, with some success. We were an energetic bunch with a mission. We wanted to offer clarity in a very muddy industry. As the owner, I did something a little different.... I championed the customer over our lenders and even my own company. I figured, if I was lucky, and my heart was in the right place, my Higher Power would carry me through the hurdles that make most businesses fold. Advancements in tech have been incredible as we all know and I think we are at just the beginning of changing everything we know. 10 years from now, I doubt the very way people live will be like it is today. My business had to be fluid and flexible to the changes and somehow step ahead of the curve by listening to my customers and then applying logical solutions and extreme value via tech. However AI is not human. My customers needed the heart and soul of a human to help them when theirs was broken. So we have been slowly incorporating AI and ChatGPT into our backend but our customers will ALWAYS be able to contact a live, breathing human like them.

Covid was a real lesson to society. Is your job really safe no matter how hard you work? Is information delivered to us true about the vaccines? Is there a way to do what I normally do to survive from the comforts of my home? Will this last? Will I even need a car? So many people lost their jobs and started searching the internet for online and remote work. For us, when everything shut down in April, only a couple weeks slowed for us then in the 3rd week we saw a spike of 125%... and it continued and STILL continues. Still my costs of doing what we did was higher, not less.

More and more people sought loans but the lenders tightened up because they don't make money unless people pay back their loans and with Covid, the lenders, especially now, didn't want the customers car because they couldn't sell it to recoup if needed. Even with the influx of dramatically more customers, we were faced with lenders saying "no" more than ever before.

Thankfully my Higher Power STILL had faith in my desire to help the customers and gave me solutions. We needed to step up and dig up lenders who wanted customers for more than just that loan...but to be the financial partner for that

customer for life. We also had to work with customers to find ways to save more money than ever before, even if we didn't get them a loan. We at the very least got them relief.

Prior to Covid, we stepped out to find installment loan and payday loan lenders. Because we were on the hunt to find ways to help our customers more than my bottom line, we expanded in other areas as we found customer solutions. We stepped in debt consolidation, car financing, better lower cost insurance, credit cards, even business loans. Each company we partnered with was curated by my entire leadership team. THAT caused me to move just out of car title loans to all these financial solutions with MaxCash.com as the new hub to our assistance to our customers.

**CEOCFO: *In 2013 you had a focus on title loans. Is that the same today or have you expanded into other services?***

**Mr. Winchar:** Funny, the services we offered back then, now and into the future will always be based on honoring my customers' faith in us. Money will come. That's of course what keeps us alive to fulfill this mission. It also can't be the thing that leads and guides our work. So when we take on a new financial solution, we must have on board true experts in this area. We don't do Student Loans right now because we don't have an expert to make the industry better for the student. Same for Home Loans. But I can tell you when our customers speak up to us about this need, we will find the "doctor" of that industry, get them on board and have them head up the innovation for that industry, with a solid team behind them, and only when I am sure we have something our customers are begging for, will I offer that to the public. So if you go to maxcash.com right now you will see:

- [Title Loans](#)
- [Emergency Loans](#)
- [Payday Loans](#)
- [Installment Loans](#)
- [Personal Loans](#)
- [Cash Advance](#)
- [Auto Insurance](#)
- [Car Financing](#)
- [Credit Score](#)
- [Tax Preparation](#)
- [Credit Cards](#)
- [Debt Consolidation](#)
- [Online Banking](#)
- [Pay Off a Loan](#)
- [Personal Finance Articles](#)
- [Financial Toolkit](#) - full download-able tools to help balance the persons finances.

**CEOCFO: *Tell us about any exciting proprietary technologies your companies have developed (or are currently working on) since our last interview. Have there been any upgrades that have made a difference for consumers, and/or the lenders?***

**Mr. Winchar:** We were working on Quantum Loan Technology back then and still are now with the advent of using AI to make our platforms more robust with more features. We have expanded the backend for affiliates for better reporting. Our ability to know as quickly as possible what roadblocks a customer may be having and our ability to assist resolve them is paramount to a customer getting their money faster. We also have developed a customer portal that helps the consumer stay informed. In the last few months we have rolled out "zoom-like" conversations with us. Doing business on the web, especially when you are dealing with a financial transaction, feels untrustworthy. We take out that fear by our Zoom appointments, which can be done on demand, or a customer can schedule a time and date of their choosing.

**CEOCFO: You have two primary websites, [www.maxcash.com](http://www.maxcash.com), [www.maxcashtitleloans.com](http://www.maxcashtitleloans.com). What is the difference?**

**Mr. Winchar:** MaxCash.com is now the Main site because it has ALL the loan products while maxcashtitleloans.com only works with car title loans. MaxCash.com ALSO has car title loans as well. At some point in the future, only MaxCash.com will exist.

**CEOCFO: *What is your geographic reach today? Has there been any growth there and do you build separate websites or separate arm of your business for each market you enter?***

**Mr. Winchar:** I'm really glad you asked this question. Currently we are in process to add Canada in the next couple months to our Countries we serve. We are already in process to expand to 7 countries in the next 5 years. In the United States, we currently serve 46 states. We plan to offer our full array of services in each country as a unified brand "MaxCash". We are positioned to eventually go public but I think I will need some investor to infuse us or even buy our firm as long as everything we do, and our ethics, stay intact. We have had some companies show interest over the last decade but I am not looking to be assimilated. I am looking to be known in the public as the company you always turn to when you need a loan or you need financial advice.

**CEOCFO: *You went from less than a million in loans given out in your first year to \$10 million on the street three years later. Where are you today?***

**Mr. Winchar:** Well a small jump. Last year we helped our lenders put a little over \$200,000,000 "on the streets". Going from 10 million to 200 million takes a lot of work. I think we can take it to over a billion dollars on the street in 5 years time.

**CEOCFO: *What does your staff and team organization currently look like to accommodate all of this growth?***

**Mr. Winchar:** I have been so blessed. I have the greatest group of people working for me and every single one of them knows I care about them individually and constantly. My Senior Vice President, Pat McDermott was coached from me since the inception of the business. I have been working very hard to train him to take over for me when I retire, which I hope will be in a couple years but no more... I'm getting old. His extreme talent for organization and flow has been incredible.

I also have promoted to Vice President a Gentleman named Constantine Amassiadis. His ability to multi-task in every single department has allowed me to think what we can do, not what we can't. He has three assistants.... Thomas Wollney as head of Business Development and Michael Guevara, Director of Worldwide Call Center Operations; these two guys are amazing and will shock you because although they are younger guys that have the managerial gifts of someone my age. Ryan Nelson is head of my Internet agenda. Ryan is a rare find; so professional and so hard working. He also shows results. Amazing! Sharica Pelzer heads up my HR department. Caroline heads up my Compliance and social outreach. Then we have over 55 people worldwide in every department from IT and legal to our customer advocates (you might know them as customer service agents but in our company we do so much more than service).

**CEOCFO: *With so many consumers turning to your company for financial assistance, how do you keep up with delivering top-tier customer service?***

**Mr. Winchar:** Another great question. It starts with the right employees. They must have a passion to want to help our customers. Our service is free to them so they can ask any title loan or payday or installment loan question. Because it's not a sales call in any way, we train on our Advocates building a relationship the best they could.

There are certain rules of the road starting with our mission statement. This statement is like an oath they take to work here. They can do a lot of things but if they stay by the mission statement, common sense will prevail. So the interview is not about your past and why you are interviewing with me. I don't care if you were fired from another company. Who knows if their boss was a jerk or not. I ask questions to get to know the inner personality and if I feel this person is teachable, very open minded, has a sense of humor and passion, then there is a good chance I am going to offer them a job.

When I decide to hire someone, I am making a serious commitment. This commitment weighs on me very heavily personally. My staff is trusting me, actually gifting me, with a period of time that cannot be given back. They have families and friends. They want to keep growing both financially and educationally. I simply cannot fail them for this gift. Giving them money to live on is just part of it. Giving them money to thrive is more important. If for some reason I have to part from them it only happens when I can truly say honestly that I have done everything in my power to honor that gift they gave and my side of the road is clean. Because of this, I have long term relationships with them but even more important to me is that a bunch of my friends to this day are ex-employees now turned mentored-friends. It showed the job was secondary to us working together to enrich each other's lives.

If a person has passion, everything can be taught. When I was born the doctor didn't slap my butt and say "look it's a business owner!" I had to learn and I had to have passion. Common sense took over the rest.

**CEO CFO: *Have you been adding loan providers to your system over the past 12 years? What does it take to convince them that partnering with your company will be beneficial to them, not just the consumer?***

**Mr. Winchar:** The best answer is a real life answer that happened. Pat, Constantine and Thomas were at a convention. We had a lender who was interested in doing business with us. He was at the convention as well. We all had a mutual connection but this was the first time we met him. One of our BIGGEST lenders was at the convention and we were talking to them when this guy walks up to us. The lender who I already have been doing business with stands up and says, "Hey! You gotta do business with these guys!" and went on for 15 minutes about how our customers actually are better than anyone else's because they pay their loans. I was shocked and humbled. So the answer is it doesn't take much for someone to do business with you if your reputation is stellar.

**CEO CFO: *You have created a company that helps thousands of people get loans when they are most desperate. Most consumers are worried that they are going to be taken advantage of or end up in a worst situation. How do you let them know that you are truly there to help and what have been the responses?***

**Mr. Winchar:** Have the courage to say no. Say no to them when they are going to get themselves in serious trouble if they take out the loan. But always tell the truth. Not half-truths. No deception, just clear information that they understand. Give them TIME to digest that information so that when they want to proceed, they have given it some good thought, not impulse thoughts. They have to make the choice to do this, so they have to know what their options are.

When they are on the phone, WE are the only ones explaining it so they get it, then they seem to trust us. A lot of other companies have a simple process. Get you on the phone, sell sunshine and rainbows with no rain, and try to pressure and push you. I'm sorry they do that because that is EXACTLY what I try to change in the industry by showing a loan broker can be successful if they tell the truth. But I'm rare.

When someone calls or sends us their basic information to get a loan, they are in a high pressure situation. I like to think of us as both a "hospital" and "rehab" from a serious injury. The consumer when they contact us has a serious financial injury. Their wallet has been bleeding and they can't seem to make it stop. It hurts. There is a lot of pain. They come to us to help them repair the wound and if it's possible, we get them all stitched up and they have their bandages. That's where most companies leave them. To heal on their own but without any medicine to fix why it happened so it does not happen again.

For us, we then send them to "rehab" or as we call it "we help you pay off your loan", by showing them two main things: 1) How to do side hustles to make a little extra income that they didn't have before and 2) To review deeply what got them in this place by downloading our financial toolkit... for free.

Once we get them the tools and the vetted solutions to make extra money, they will get well faster. Their credit score will rise. They will be back on track!

We help them Pay OFF the loan which is the rehab. I found out that (from the lenders and it's pretty much global) that once a person takes out a loan, 1 in 10 people won't even make their first payment and usually defaults. Over the next three months 2 more will get themselves in hot water. The reason why is just because they got the money to solve their immediate need and that money is gone, unless they make a change, they are right back in the same place as before. Is this because they we're somehow not intelligent enough to solve the problem? In my opinion they finally got a feeling of relief and didn't look forward. So with that being said, we created "We help you pay off a loan" which is now our slogan!

Our Social Media department for months tests side gigs and when it required very little time or effort to make the money they needed for payment, we post it as a solution on our website and send an email out to our customers.

Our other tagline for MaxCash is "It's More than a Loan... it's relief". Lenders love us and so do our customers.

**CEO CFO: *What is your revenue model today? Do you generate any revenues directly from the consumer?***

**Mr. Winchar:** The customer never pays a dime for what we do. Each lender has a marketing budget and from that budget we get paid. So each customer we work with does not pay any extra or anything more than if they went straight

to a lender and got the exact same amount from them. If they do, they do not get any of our free benefits and any chance to "shop" other companies.

**CEOCFO:** *You are Chairman and CEO of QuadW International and Tradition Media Group. You have built this massive business that has helped so many people. What has that meant to you personally?*

**Mr. Winchar:** I always wanted to leave a legacy when I die. Something that I can be proud of. I am not married. I have no kids. It's just me. But I live on as long as my mission has been honestly done.

**CEOCFO:** *In closing, where do you see future growth coming from and are there anticipated changes in your management team as you go forward?*

**Mr. Winchar:** As I said before we are going to continue to disrupt the loan industry. You may not have heard of MaxCash.com to this point but some day you will. I will continue to add to my incredible staff as long as that person matches our culture.

The logo for MaxCash features the word "MaxCash" in a bold, black, sans-serif font. The letter "C" in "Cash" is stylized with a green square containing a white circle, resembling a play button or a video icon, positioned above the top curve of the letter. A registered trademark symbol (®) is located to the upper right of the word.